

**State:** District of Columbia  
**TOI/Sub-TOI:** HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.003D Large Group Only  
- Other  
**Product Name:** DC KA IPA 07-01-2014  
**Project Name/Number:** /

## Filing at a Glance

Company: MD-Individual Practice Association, Inc.  
Product Name: DC KA IPA 07-01-2014  
State: District of Columbia  
TOI: HOrg02G Group Health Organizations - Health Maintenance (HMO)  
Sub-TOI: HOrg02G.003D Large Group Only - Other  
Filing Type: Rate  
Date Submitted: 02/21/2014  
SERFF Tr Num: UHLC-129426732  
SERFF Status: Closed-APPROVED  
State Tr Num:  
State Status:  
Co Tr Num:  
  
Implementation: 07/01/2014  
Date Requested:  
Author(s): Bonnie Barboza, Nibesh Paudel, Matthew Madia, David Harris  
Reviewer(s): Darniece Shirley (primary)  
Disposition Date: 03/11/2014  
Disposition Status: APPROVED  
Implementation Date: 07/01/2014

State Filing Description:

**State:** District of Columbia  
**TOI/Sub-TOI:** HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.003D Large Group Only  
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**Filing Company:** MD-Individual Practice Association, Inc.

## General Information

Project Name: Status of Filing in Domicile:  
Project Number: Date Approved in Domicile:  
Requested Filing Mode: Review & Approval Domicile Status Comments:  
Explanation for Combination/Other: Market Type: Group  
Submission Type: New Submission Group Market Size: Large  
Group Market Type: Overall Rate Impact: -5.3%  
Filing Status Changed: 03/11/2014  
State Status Changed: Deemer Date:  
Created By: David Harris Submitted By: David Harris  
Corresponding Filing Tracking Number:

PPACA: Non-Grandfathered Immed Mkt Reforms

PPACA Notes: null

Include Exchange Intentions: No

Filing Description:

This filing is a revision to previously filed rates in District of Columbia. We are 1) decreasing overall rates by 5.3%, 2) decreasing our annual trend rate from 11.5% to 10.2%, and 3) changing some industry factors from 1.0 to 1.3. All rate changes are proposed to be effective 7/1/2014.

## Company and Contact

### Filing Contact Information

David Harris, Associate Actuarial Analyst david\_harris@uhc.com  
185 Asylum Street 860-702-6164 [Phone]  
Hartford, CT 06103

### Filing Company Information

MD-Individual Practice Association, Inc.	CoCode: 96310	State of Domicile: Maryland
4 Taft Court	Group Code: 707	Company Type: HMO
Rockville, MD 20850	Group Name:	State ID Number:
(301) 294-1578 ext. [Phone]	FEIN Number: 52-1169135	

## Filing Fees

Fee Required? No  
Retaliatory? No  
Fee Explanation:

SERFF Tracking #:

UHLC-129426732

State Tracking #:

Company Tracking #:

State:

District of Columbia

Filing Company:

MD-Individual Practice Association, Inc.

TOI/Sub-TOI:

HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.003D Large Group Only - Other

Product Name:

DC KA IPA 07-01-2014

Project Name/Number:

/

## Rate Information

Rate data applies to filing.

Filing Method:

Review and Approval

Rate Change Type:

Decrease

Overall Percentage of Last Rate Revision:

-5.000%

Effective Date of Last Rate Revision:

01/01/2014

Filing Method of Last Filing:

Review and Approval

## Company Rate Information

Company Name:	Company Rate Change:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
MD-Individual Practice Association, Inc.	Decrease	-5.300%	-5.300%	\$549,683	4	\$659,028	-5.300%	-5.300%

Product Type:

HMO

PPO

EPO

POS

HSA

HDHP

FFS

Other

Covered Lives:

53

16

Policy Holders:

2

2

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## Rate Review Detail

### COMPANY:

Company Name: MD-Individual Practice Association, Inc.  
HHS Issuer Id: 00000

### PRODUCTS:

Product Name	HIOS Product ID	HIOS Submission ID	Number of Covered Lives
HMO, HMO-Plus			69

Trend Factors: The current annual pricing trend is 11.5%. The proposed annual pricing trend is 10.2%.

### FORMS:

New Policy Forms:

Affected Forms:

Other Affected Forms: POLGHMO.H.IPA05.DC

### REQUESTED RATE CHANGE INFORMATION:

Change Period: Other  
Member Months: 1,023  
Benefit Change: Decrease  
Percent Change Requested: Min: -5.3 Max: -5.3 Avg: -5.3

### PRIOR RATE:

Total Earned Premium: 659,028.00  
Total Incurred Claims: 407,466.00  
Annual \$: Min: 117.20 Max: 1,003.02 Avg: 644.21

### REQUESTED RATE:

Projected Earned Premium: 624,100.00  
Projected Incurred Claims: 454,325.00  
Annual \$: Min: 123.75 Max: 1,059.10 Avg: 610.07

<b>State:</b>	District of Columbia	<b>Filing Company:</b>	MD-Individual Practice Association, Inc.
<b>TOI/Sub-TOI:</b>	HOrg02G Group Health Organizations - Health Maintenance (HMO)/HOrg02G.003D Large Group Only - Other		
<b>Product Name:</b>	DC KA IPA 07-01-2014		
<b>Project Name/Number:</b>	/		

## Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		DC KA IPA 07-01-2014 Exhibits		Revised	Previous State Filing Number: 129229275 Percent Rate Change Request:	DC-IPA-07-14-Exhibits.pdf,

## MD - Individual Practice Association

### Large Group (51 or More Eligible Employees) Rating Instructions: District of Columbia

**Note:** This is only a general description of the large group rating process. The actual process varies, depending on the amount and detail of group experience provided and on group-specific factors that the underwriters, in their judgment, believe to be appropriate for rating a particular group.

#### Manual Claim Costs

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- Step [1] Find INFULL PMPM rate from Table A.
- Step [2] Multiply [1] by the trend factor; see Table A.
- Step [3] Multiply [2] by the area factor; see Table C.
- Step [4] Multiply [3] by the plan relativity factor from Table A, if the plan is shown there. Table A shows selected, representative plans only. If the plan selected is not shown in Table A, use a factor for the plan that is actuarially equivalent to and consistent with the factors for the plans in Table A. The actuary will provide the factors for other plans not in Table A.
- Step [5] Calculate the group's age factor from Table B and industry factor from Table D.
- Step [6] Multiply [4] and [5] to get manual PMPM claim cost.
- 

#### Experience Claim Costs

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- Step [7] From the claims in each experience year, subtract claims in excess of the large claim pooling level, which depends on the number of employees in the group.
- Step [8] Adjust [7] for benefit plan changes from the experience period to the upcoming year.
- Step [9] For each experience year, divide [8] by each year's member months to determine the PMPM claim costs for that year.
- Step [10] Trend the experience from [9] from the experience midpoint to the midpoint of the upcoming plan year.
- Step [11] Determine weighted average trended PMPM claim cost: apply weights to each experience year's PMPM. Weights by year are based on underwriter judgement.
- Step [12] Add the large claim pooling charge to [11] to get the experience PMPM claim cost.
- 

#### Blended Claim Costs

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- Step [13] Blend together the manual claim costs [6] and experience claim costs [12] using appropriate credibility factors. The weight applied to the customer's own experience [12] is based on the number of member months of experience, with underwriter discretion to adjust for factors which, in their judgment, they believe to be appropriate for a particular group.
- Step [14] Divide the blended PMPM projected claim cost [13] by (100% minus the retention percentages. Refer to Table E.
- Step [15] Apply contract factors to [14] to derive tier rates for single employee, family, and, if applicable, other rate tiers. The underwriter determines these contract factors based on group-specific data.

# Table A

## MD - Individual Practice Association

### District of Columbia

#### INFULL Rates, Trend, and Representative Plan Rate Relativities

##### INFULL Rates

	as of
	<u>07/01/2014</u>
HMO Medical:	\$328.43
HMO-Plus (HMP) Medical:	\$351.41
Prescription Drug:	\$102.00

##### Annual Trend Rate

	as of
	<u>07/01/2014</u>
Medical:	10.2%
Prescription Drug:	10.2%

##### Plan Relativity Factors

Factors for selected, representative plans only. Consult the actuary for the factors for other plans. The factors for other plans will be actuarially equivalent to the factors below.

Product Type	Plan Code	Plan Relativity	In-Network Benefits				Out-of-Network Benefits		
			Ded. Ind/Fam	Coins.	Phys. Copay	OOP Ind/Fam	Ded. Ind/Fam	Coins.	OOP Ind/Fam
HMO	Q7Z	0.9995	0	100%	10/10	750/1500	n/a	n/a	n/a
HMO	Q7X	0.9933	0	100%	10/15	750/1500	n/a	n/a	n/a
HMO	Q7Y	0.9668	0	100%	15/25	750/1500	n/a	n/a	n/a
HMO	Q72	0.9390	0	100%	20/30	750/1500	n/a	n/a	n/a
HMP	Q75	0.9762	0	100%	10/10	750/1500	300/600	80%	1.5k/3k
HMP	Q73	0.9703	0	100%	10/15	750/1500	300/600	80%	1.5k/3k
HMP	Q74	0.9450	0	100%	15/25	750/1500	300/600	80%	1.5k/3k
HMP	Q76	0.9186	0	100%	20/30	750/1500	300/600	80%	1.5k/3k
Rx	S5	0.5379	copays: 7/25/45, 2.5x home delivery						
Rx	H9	0.4803	copays: 10/30/50, 2.5x home delivery						
Rx	2V	0.4499	copays: 10/35/60, 2.5x home delivery						

**Table B**

**MD - Individual Practice Association**

**Age Factors: District of Columbia**

Age Bracket			Male	Female
Child			0.524	0.524
Under 25			0.328	0.752
25	to	29	0.409	0.983
30	to	34	0.521	1.143
35	to	39	0.668	1.139
40	to	44	0.828	1.170
45	to	49	1.059	1.378
50	to	54	1.452	1.665
55	to	59	1.890	1.966
60	to	64	2.559	2.335
65+ Medicare Secondary			3.451	2.784
Medicare Primary			1.251	1.251

**Table C**

**MD - Individual Practice Association**

**Intermarket Area Factor Table**

Market	Area Factor
All	1.000



**Table D**  
**MD - Individual Practice Association**  
**Industry Factors: District of Columbia**

<u>SIC Code</u>	<u>Industry</u>	<u>Industry Factor</u>
5012	Automobiles and Other Motor Vehicles	1.075
5511-5599	Auto Dealers / Auto Supply Stores / Service Stations	1.075
5812-5813	Eating and Drinking Places	1.075
7011-7041	Hotels / Motels / Lodging / Camps	1.075
7363	Employee Leasing Firms	1.300
7513-7549	Auto Rental & Leasing, Repair, Services, Parking	1.075
8011-8099	Health Services	1.150
8211-8299	Schools, Colleges, Educational Services	1.075
8611-8699	Membership Organizations	1.300
8811	Private Households	1.300
9111-9721	Public Administration / Government	1.075
	All Other	1.000

**Table E**  
**MD - Individual Practice Association**  
**Common Retention Factors: District of Columbia**

<u>Item</u>	<u>Percentage of Premium</u>
Administrative Expense, Risk Charge, Profit	13.0%
Premium Tax	2.0%
Commissions	Varies by group, not included in premium for larger groups.

## Exhibit 1

### Rate Changes

#### InFull Rates (from Table A)

Product Type	Current			Proposed	% Chg
	01/01/14 Rate	x 6 mos. Trend	= 07/01/14 Rate	07/01/14 Rate	
HMO	\$328.37	1.115^(6/12)	346.74	328.43	-5.3%
HMP	\$351.34	1.115^(6/12)	370.99	351.41	-5.3%
Rx	\$101.98	1.115^(6/12)	107.68	102.00	-5.3%

#### Annual Trend Rate (from Table A)

<u>Current</u>	<u>Proposed</u>	% <u>Chg</u>
11.5%	10.2%	-1.3%

#### Industry Factors (from Table D)

<u>SIC Code</u>	<u>Industry</u>	Current <u>Factor</u>	Proposed <u>Factor</u>	% <u>Chg</u>
7363	Employee Leasing Firms	1.0	1.3	30%
8611-8699	Membership Organizations	1.0	1.3	30%
8811	Private Households	1.0	1.3	30%

## DC Large Group Fully Insured Experience - MD-IPA

### Exhibit 2

	<u>Members</u>	<u>Written Premium</u>	<u>Incurred Claims</u>	<u>Loss Ratio</u>	<u>YTD LR</u>
Jan-10	9,587	2,718,225	2,025,599	74.5%	74.5%
Feb-10	9,658	2,738,765	1,963,019	71.7%	73.1%
Mar-10	9,686	2,727,855	2,251,812	82.5%	76.2%
Apr-10	9,637	2,726,912	2,119,725	77.7%	76.6%
May-10	9,603	2,709,770	2,363,460	87.2%	78.7%
Jun-10	9,590	2,701,397	2,142,343	79.3%	78.8%
Jul-10	9,600	2,700,372	1,874,574	69.4%	77.5%
Aug-10	9,578	2,683,029	1,953,443	72.8%	76.9%
Sep-10	9,709	2,718,761	1,983,466	73.0%	76.5%
Oct-10	9,673	2,723,326	2,267,749	83.3%	77.2%
Nov-10	9,742	2,742,444	2,011,529	73.3%	76.8%
Dec-10	9,750	2,755,056	1,889,702	68.6%	76.1%
Jan-11	10,546	3,140,751	2,505,307	79.8%	79.8%
Feb-11	10,159	3,162,570	1,990,440	62.9%	71.3%
Mar-11	10,202	3,177,534	2,897,690	91.2%	78.0%
Apr-11	10,227	3,191,310	2,358,113	73.9%	77.0%
May-11	10,251	3,203,249	2,119,346	66.2%	74.8%
Jun-11	10,239	3,216,733	2,586,058	80.4%	75.7%
Jul-11	10,281	3,222,862	2,437,106	75.6%	75.7%
Aug-11	10,498	3,257,252	2,389,005	73.3%	75.4%
Sep-11	10,512	3,278,968	2,618,353	79.9%	75.9%
Oct-11	10,534	3,288,517	2,563,413	78.0%	76.1%
Nov-11	10,574	3,297,583	2,720,191	82.5%	76.7%
Dec-11	10,568	3,295,242	2,451,477	74.4%	76.5%
Jan-12	99,884	40,632,492	34,132,793	84.0%	84.0%
Feb-12	99,678	40,319,739	32,451,310	80.5%	82.3%
Mar-12	99,431	40,221,441	33,068,706	82.2%	82.2%
Apr-12	99,314	40,339,691	31,709,700	78.6%	81.3%
May-12	99,166	40,296,034	32,492,483	80.6%	81.2%
Jun-12	99,030	40,244,588	32,430,232	80.6%	81.1%
Jul-12	98,952	40,448,771	32,561,473	80.5%	81.0%
Aug-12	98,758	40,384,388	33,925,591	84.0%	81.4%
Sep-12	98,602	40,315,407	30,474,032	75.6%	80.7%
Oct-12	98,498	40,384,680	32,750,599	81.1%	80.8%
Nov-12	98,349	40,309,279	33,859,023	84.0%	81.1%
Dec-12	98,174	40,258,257	30,845,695	76.6%	80.7%
Jan-13	84,292	36,319,103	30,889,446	85.1%	85.1%
Feb-13	83,776	34,507,411	27,449,462	79.5%	82.4%
Mar-13	83,653	34,310,097	28,918,633	84.3%	83.0%
Apr-13	83,551	35,773,406	28,949,004	80.9%	82.5%
May-13	83,373	35,722,449	30,139,234	84.4%	82.9%
Jun-13	83,245	35,644,557	28,168,430	79.0%	82.2%
Jul-13	83,080	34,781,121	28,831,195	82.9%	82.3%
Aug-13	82,872	34,718,062	28,431,988	81.9%	82.3%
Sep-13	82,682	34,669,665	27,857,236	80.4%	82.0%
Oct-13	82,612	35,384,952	30,940,861	87.4%	82.6%
Nov-13	82,461	35,340,735	28,311,574	80.1%	82.4%

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<b>Product Name:</b>	DC KA IPA 07-01-2014		
<b>Project Name/Number:</b>	/		

## Supporting Document Schedules

<b>Satisfied - Item:</b>	Cover Letter All Filings
<b>Comments:</b>	
<b>Attachment(s):</b>	DC-IPA-07-14-Cover.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Certificate of Authority to File
<b>Bypass Reason:</b>	N/A
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Actuarial Memorandum
<b>Comments:</b>	
<b>Attachment(s):</b>	DC-IPA-07-14-ActMemo.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Actuarial Justification
<b>Bypass Reason:</b>	N/A
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	District of Columbia and Countrywide Loss Ratio Analysis (P&C)
<b>Bypass Reason:</b>	N/A
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	District of Columbia and Countrywide Experience for the Last 5 Years (P&C)
<b>Bypass Reason:</b>	N/A
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

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<b>Bypassed - Item:</b>	Consumer Disclosure Form
<b>Bypass Reason:</b>	N/A
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Actuarial Memorandum and Certifications
<b>Bypass Reason:</b>	N/A
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Unified Rate Review Template
<b>Bypass Reason:</b>	N/A
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	



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February 21, 2014

Efren Tanhehco, Actuary  
DC Department of Insurance & Securities Regulation  
810 First Street, NE Suite 701  
Washington, DC 20002

Re: MD – Individual Practice Association, NAIC #96310  
Large Group (51+) Rate Filing

Dear Mr. Tanhehco:

Enclosed please find the group health pricing manual for products offered by MD – Individual Practice Association to employers in the District of Columbia with 51 or more eligible employees. These rates are effective July 1, 2014.

Submitted via SERFF, in addition to the rate filing, is an actuarial memorandum.

Please keep these rates confidential to the extent allowed by District of Columbia law.

If you have any questions, please do not hesitate to call.

Sincerely,

Boris P. Gerber, FSA, MAAA  
Actuary

**Actuarial Memorandum**  
**MD – Individual Practice Association**  
**Rating Manual for Groups of 51 or More Employees**

February 21, 2014

The purpose of this filing is to comply with the requirements of District of Columbia. This rating manual, dated July, 2014, presents the manual premium rates for HMO and HMO-Plus benefit plans.

**Summary of Rate Filing.**

This filing is a revision to previously filed rates in District of Columbia. We are 1) decreasing overall rates by 5.3%, 2) decreasing our annual trend rate from 11.5% to 10.2%, and 3) changing some industry factors from 1.0 to 1.3. All rate changes are proposed to be effective 7/1/2014.

**Description of Rate Changes Included in Filing.**

1) Decrease Overall Rates by 5.3%.

The overall 5.3% rate reduction was based on an analysis of recent past claim experience, adjusted for the mix of business (age, gender, benefit plan, etc.), compared to our current pricing manual rates. This analysis indicated a base rate reduction.

2) Lower Annual Trend from 11.5% to 10.2%.

We propose to lower our annual trend rate from 11.5% to 10.2%.

3) Changes to Industry Factors

We are changing some industry factors from 1.0 to 1.3.

Please see Exhibit 1 for detail on the rate changes.

**Policy Forms**

The policy forms for which these rates apply are: "POLGHMO.H.IPA05.DC".

**Annual Rate Impact to Policyholders.**

With these proposed rates, the annual rate impact to policyholders, expressed as the change in rates from the same month of the previous year, are as follows:

Renewal <u>Month</u>	Rate <u>Change</u>
Jul-14	0.3%
Aug-14	0.2%
Sep-14	0.1%
Oct-14	0.0%

Nov-14	-0.1%
Dec-14	-0.2%
Jan-15	5.0%
Feb-15	4.9%
Mar-15	4.8%
Apr-15	4.7%
May-15	4.6%
Jun-15	4.5%
Jul-15	10.2%

### **Rate Change History**

01/1/14: New benefit plans, changed benefit plan relativities, and decreased rates by 5%.

01/1/13: Decreased rates by 3%, and lowered the annual trend rate from 12.0% to 11.5%.

10/1/12: Decreased rates by 3%.

07/1/12: Decreased rates by 3%.

10/1/11: Decreased rates by 1.5%, and lowered the annual trend rate from 12.5% to 12.0%.

01/1/11: Decreased rates by 2%.

10/1/10: Decreased rates by 8%, continued the annual trend rate of 12.5%.

### **Additional Information Requested in DC “Health Insurance Rate Filing Procedures”**

A: Benefit descriptions for sample plans are displayed in Table A. B: The renewability provision is guaranteed renewable. C: The applicability is open block. D: The benefit plans are marketed through independent brokers and agents. E: The underwriting method is described in the first filing exhibit “Rating Instructions”. F: There are no issue age limits. G: The premium basis is described in Step 15 in the first filing exhibit “Rating Instructions”. H: The nature of the rate change is discussed above. I: Each proposed rate change is a modification to current rating factors. J,K&L: The proposed rate changes to current are detailed in Exhibit 1. M: The overall premium impact on 7/1/2014 is -5.3%. N: The federal MLR for large group is defined to be 85%. O: We did not consider investment income (the large majority of claims incurred in a period are paid out 2 to 3 months after incurral, so the amount of investment information generated on claim reserves is small. Investment income is factored into the profit component of our retention: the required profit loads are lower due to investment income earned). P: We estimate that the future annual trend in costs is 10.2%.

### **Certification**

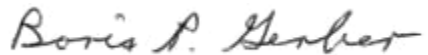
Base rates and other factors are based on experience of UnitedHealthcare, as well as anticipated changes in general medical cost levels, negotiated provider contracts, and medical management protocols.



Please note that the rates presented in this filing are our table or manual rates. Rates for our customers are based in part on the customer's own past claim experience. For our larger customers, these manual rates are used primarily to evaluate the cost impact of changes in benefit plan.

The expected loss ratio for this filing is 85%.

I certify that this rating manual was developed according to accepted actuarial principles, is based on reasonable assumptions, and that the rates are not excessive, inadequate, or unfairly discriminatory. To the best of my knowledge and judgment, the filed rates are in compliance with the applicable laws and regulations of the District of Columbia, and the benefits are reasonable in relation to the premium charged.

A handwritten signature in dark ink, reading "Boris P. Gerber". The signature is fluid and cursive, with the first letters of each word being capitalized and prominent.

Boris P. Gerber, FSA, MAAA  
Actuary  
UnitedHealthcare